

United States Bankruptcy Court
Eastern District of California

In re:
Daniel Frederick Holder
Debtor

Case No. 19-22477-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 24

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db	+Daniel Frederick Holder, 9175 Greenback Lane, Unit 1, Orangevale, CA 95662-4774
aty	+Jennifer H. Wang, 535 Anton Blvd 10th Fl, Costa Mesa, CA 92626-1947
aty	+Nathan F. Smith, 2112 Business Center Dr 2nd Fl, Irvine, CA 92612-7135
aty	+Nicholas Wajda, 6167 Bristol Parkway #200, Culver City, CA 90230-6649
tr	+J. Michael Hopper, PO Box 73826, Davis, CA 95617-3826
cr	+CAB West, LLC, c/o Jennifer H. Wang, 535 Anton Blvd 10th Fl, Costa Mesa, CA 92626-1947
22739232	Cenlar Mortgage, P O Box 986, Newark NJ 07184-0597
22739234	+Citibank The Home Depot, Attn Recovery Centralized Bankruptcy, Po Box 790034, St Louis MO 63179-0034
22739235	+Citicards Cbna, Po Box 6217, Sioux Falls SD 57117-6217
22739238	+EnerBankUSA, Attn Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City UT 84106-2562
22739240	+John L Boze, Law Offices of John L Boze, 400 Capital Mall Suite 1850, Sacramento CA 95814-4431
22739242	+Northern California Roofing Company, 859 Cotting Ct, Vacaville CA 95688-9354
22739243	+Solar Mosaic Inc, 300 Lakeside Dr Fl 24, Oakland CA 94612-3534
22739244	+We Florida Financial, Attn Bankruptcy, Po Box 14548, Fort Lauderdale FL 33302-4548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	EDI: EDD.COM Jul 30 2019 07:43:00 Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM Jul 30 2019 07:43:00 Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
22739229	+E-mail/Text: bknotices@bankofthewest.com Jul 30 2019 04:00:46 Bank of West, 8311 Haven Ave Ste 100, Rancho Cucamonga CA 91730-3867
22739230	EDI: CAPITALONE.COM Jul 30 2019 07:43:00 Capital One, 15000 Capital One Dr, Richmond VA 23238
22739231	+EDI: CAPITALONE.COM Jul 30 2019 07:43:00 Capital One, Attn Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
22739233	+EDI: CITICORP.COM Jul 30 2019 07:43:00 Citibank The Home Depot, Po Box 6497, Sioux Falls SD 57117-6497
22739236	+EDI: CITICORP.COM Jul 30 2019 07:43:00 Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls SD 57117-6077
22739237	+E-mail/Text: bbagley@enerbankusa.com Jul 30 2019 04:00:17 EnerBankUSA, 1245 E Brickyard, Salt Lake City UT 84106-2559
22739239	+EDI: FORD.COM Jul 30 2019 07:43:00 Ford Motor Credit, P O Box 790119, Saint Louis MO 63179-0119
22739241	+EDI: FORD.COM Jul 30 2019 07:43:00 Lincoln Automotive Financial Service, Po Box 542000, Omaha NE 68154-8000

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:Debtor 1 **Daniel Frederick Holder**Social Security number or ITIN **xxx-xx-8787**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of California**Case number: **19-22477****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel Frederick Holder
 9175 Greenback Lane, Unit 1
 Orangevale, CA 95662

Dated:
7/29/19

For the Court,
 Wayne Blackwelder , Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.